

Form ntchrgbk

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 22-19651-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Juan F Espinal
66 Seneca Avenue
Dumont, NJ 07628

Maria L Espinal
66 Seneca Avenue
Dumont, NJ 07628

Social Security No.:

xxx-xx-4844

xxx-xx-6119

Employer's Tax I.D. No.:

NOTICE OF HEARING

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

on 2/13/25 at 10:00 AM

to consider and act upon the following:

53 – Certification of Default of Standing Trustee. re: Debtors failure to make plan payments Report. Filed by Marie-Ann Greenberg. Objection deadline is 1/21/2025. (Attachments: # 1 Proposed Order) (Greenberg, Marie-Ann)

56 – Certification in Opposition to (related document:53 Certification of Default of Standing Trustee. re: Debtors failure to make plan payments Report. Filed by Marie-Ann Greenberg. Objection deadline is 1/21/2025. (Attachments: # 1 Proposed Order) filed by Trustee Marie-Ann Greenberg) filed by Russell L. Low on behalf of Juan F Espinal, Maria L Espinal. (Attachments: # 1 Exhibit) (Low, Russell)

Dated: 1/22/25

Jeanne Naughton
Clerk, U.S. Bankruptcy Court

In re:
Juan F Espinal
Maria L Espinal
Debtors

Case No. 22-19651-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 22, 2025

User: admin
Form ID: ntchrgbk

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Juan F Espinal, Maria L Espinal, 66 Seneca Avenue, Dumont, NJ 07628-2730

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Juan F Espinal ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Joint Debtor Maria L Espinal ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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TOTAL: 5